

Fill in this information to identify the case:			
Debtor 1	<u>Mariusz R Czerwiec</u>		
Debtor 2 (Spouse, if filing)	<u>Bozena M CzerwiecAKA Bonnie Czerwiec</u>		
United States Bankruptcy Court for the:	<u>Northern</u>	District of	<u>Illinois</u> (State)
Case number	<u>17-81042</u>		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ocwen Loan Servicing, LLC as servicer for HSBC Bank USA, N.A., as Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 9089

Date of payment change:

Must be at least 21 days after date of this notice

08/01/2019

New total payment

\$1,871.67

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$617.28

New escrow payment: \$694.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✕ /s/ Brenda Likavec Date 5/23/2019
Signature

Print Brenda Likavec Title Attorney for Creditor
First Name Middle Name Last Name

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300 Email ND-One@il.cslegal.com

File #14-17-05825

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on May 23, 2019 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on May 24, 2019.

Lydia Meyer, Chapter 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127 by electronic notice through ECF

Mariusz R Czerwec, Bozena M CzerwecAKA Bonnie Czerwec, Debtor(s), 2416 Thoroughbred Trail, Woodstock, IL 60098

David H. Cutler, Attorney for Debtor(s), 4131 Main St., Skokie, IL 60076 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Brenda Likavec

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
Grant W. Simmons ARDC#6330446
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
14-17-05825

NOTE: This law firm is a debt collector.



05/20/2019

PERSONAL INFORMATION REDACTED

Account Number: [REDACTED]

DAVID H CUTLER
4131 MAIN ST
SKOKIE, IL 60076-2780

Property Address:
2416 Thoroughbred Trl
Woodstock, IL 60098

Dear DAVID H CUTLER,

We have been notified you are representing Mariusz Czerwiec. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Mariusz Czerwiec. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Mariusz Czerwiec, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
Loan Servicing

NMLS # 1852

BAKACCTHISTDA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



05/20/2019

Account Number: [REDACTED]

PERSONAL INFORMATION REDACTED

Mariusz Czerwec
2416 THOROUGHBRED TRL
WOODSTOCK, IL 60098-8470

Property Address:
2416 Thoroughbred Trl
Woodstock, IL 60098

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

BANKRUPTCY ACCOUNT HISTORY

Dear Customer(s),



**Why We Are
Sending This
Letter**

The enclosed update **follows notice of this account's involvement in a bankruptcy petition**, filed on 05/02/2017 under Chapter 13 of the Bankruptcy Code.

This Notice relates to the post-petition escrow payments and disbursements only.



**What Needs
To Be Done**

IMPORTANT NOTICE:

We should be contacted at once if this account was not part of a Chapter 13 proceeding or plan.

If any other bankruptcy protection has been filed or an Order of Discharge has been received in a Chapter 7 Bankruptcy case, or any other discharge under the U.S. Bankruptcy Code that applies to this property has been received, this Notice is for informational purposes only and is not intended as an attempt to collect a debt from you personally.

The enclosed statement should be reviewed carefully. The mortgage payment may be affected.

For any questions, the Customer Care Center can be reached toll-free at **888.554.6599**, Monday through Friday 8 am to 9 pm ET. Information about this mortgage account may also be found online at www.ocwencustomers.com.

Sincerely,
Loan Servicing

NMLS # 1852

BAK_ACCTHIST_DA

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**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

ACCOUNT HISTORY – BANKRUPTCY

Analysis Period. This statement includes actual and scheduled activity in the escrow account from June 2018 through July 2019.

An "S" indicates a "scheduled payment."

The monthly mortgage payment in the amount of \$1,809.05 of which \$1,176.82 was for principal and interest and \$14.95 was for optional insurance and \$617.28 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance ¹
Beginning Balance						\$1,261.86	\$3,431.68
Jun-2018	\$620.90-s	\$620.90				\$1,882.76	\$4,052.58
Jul-2018	\$620.90-s	\$620.90		\$2,075.00	Hazard Insurance	\$2,503.66	\$2,598.48
					(POLICY # [REDACTED])		
Aug-2018	\$620.90-s	\$620.90		\$2,777.36	County Tax	\$3,124.56	\$442.02
					(PARCEL # 0822402005)		
*Sep-2018	\$617.28-s	\$620.90				\$3,741.84	\$1,062.92
Oct-2018	\$617.28-s	\$617.28				\$4,359.12	\$1,680.20
*Nov-2018	\$617.28-s					\$4,976.40	\$1,680.20
Dec-2018	\$617.28-s	\$617.28				\$5,593.68	\$2,297.48
*		\$617.28					\$2,914.76
*Jan-2019	\$617.28-s					\$6,210.96	\$2,914.76
Feb-2019	\$617.28-s	\$617.28				\$6,828.24	\$3,532.04
Mar-2019	\$617.28-s					\$7,445.52	\$4,149.32
Apr-2019	\$617.28-s	\$617.28				\$8,062.80	\$5,383.88
*		\$617.28					\$6,001.16
*May-2019	\$617.28-s			\$2,833.29	County Tax	\$8,680.08	\$3,785.15
					(PARCEL # 0822402005)		
*			\$2,777.36-s		County Tax	\$5,902.72	\$3,785.15
Jun-2019	\$617.28-s					\$6,520.00	\$4,402.43
Jul-2019	\$617.28-s					\$7,137.28	\$5,019.71

NMLS # 1852

BKA_ACCTHIST_DA

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance ¹
TOTALS	\$8,652.78	\$6,187.28	\$2,777.36	\$7,685.65			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

¹ The account was delinquent on the day we performed the escrow analysis. In order to calculate the new escrow payment amount, we assumed that the accountholder will make all outstanding scheduled escrow payments. As a result, the Actual Ending Balance includes the amount of the scheduled escrow payments that have not yet been made. **For reference, the current actual escrow balance is \$1,933.31.**

Projected Payments - Last year, we projected that payments made from the escrow account would total \$2,777.36. Under Federal law (RESPA), with projected payments of \$2,777.36 the lowest monthly balance should not {exceed / fall below} \$462.89 or 1/6 of anticipated payments from the account.

Summary of Actual Payments Made from Escrow (as shown above): \$5,610.65 for property taxes, \$2,075.00 for Hazard Insurance. Please review the details carefully. If any details appear incorrect, please contact us.

***Note - POC Escrow Shortage Adjustment:** This transaction reflects credit adjustments made by Ocwen with regard to a pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

Notice Regarding Bankruptcy: Please be advised that if the account is part of an active Bankruptcy case or if an Order of Discharge has been received from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If the bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If the account has received an Order of Discharge in a previously filed Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from the accountholder(s) personally. Finally, if the account is in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, payments should continue to be made in accordance with the confirmed bankruptcy plan.



05/20/2019

PERSONAL INFORMATION REDACTED

Account Number: [REDACTED]

DAVID H CUTLER
4131 MAIN ST
SKOKIE, IL 60076-2780

Property Address:
2416 Thoroughbred Trl
Woodstock, IL 60098

Dear DAVID H CUTLER,

We have been notified you are representing Mariusz Czerwiec. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Mariusz Czerwiec. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Mariusz Czerwiec, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
Loan Servicing

NMLS # 1852

BKA_SHORTAGE_DA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



05/20/2019

Account Number: [REDACTED]

PERSONAL INFORMATION REDACTED

Mariusz Czerwiec
2416 THOROUGHbred TrL
WOODSTOCK, IL 60098-8470

Property Address:
2416 Thoroughbred Trl
Woodstock, IL 60098

Analysis Date: 05/17/2019

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

BANKRUPTCY PROJECTIONS FOR THE COMING YEAR

Dear Customer(s),



**Why We Are
Sending This
Letter**

The enclosed update **follows notice of the account's involvement in a bankruptcy petition**, filed on 05/02/2017 under Chapter 13 of the Bankruptcy Code.

This statement relates to the post-petition escrow payments and disbursements only.



**What Needs
To Be Done**

This statement should be reviewed carefully. The mortgage payment may be affected.

Please contact us at once if this account is not part of a Chapter 13 proceeding or plan.

If this account has filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applies to the referenced property, please be advised that this Notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Bikas Gurung has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

For any questions, we can be reached toll-free at **888.554.6599**, Monday through Friday 8 am to 9 pm ET. Information concerning this account may also be found online at www.ocwencustomers.com.

Sincerely,
Loan Servicing

Enclosure

NMLS # 1852

BJA_SHORTAGE_DA

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**IMPORTANT NOTICES****PLEASE REVIEW THIS STATEMENT CAREFULLY - THE MORTGAGE PAYMENT MAY BE AFFECTED**

This is a projection of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account, and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Aug 2019	\$2,777.36
Hazard Insurance	Aug 2019	\$2,075.00
County Tax	May 2020	\$2,833.29
Total Annual Disbursements		\$7,685.65

Target Escrow Payment: \$640.47 = (1/12th of \$7,685.65)**Starting Escrow Balance Needed as of Aug 2019:** \$5,492.83

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Balance Projections
Beginning Balance				\$5,019.71	\$5,492.83
Aug-2019	\$640.47	\$2,777.36	County Tax	\$2,882.82	\$3,355.94
			(PARCEL # 0822402005)		
		\$2,075.00	Hazard Insurance	\$807.82	\$1,280.94(Cushion)
			(POLICY # [REDACTED])		
Sep-2019	\$640.47			\$1,448.29	\$1,921.41
Oct-2019	\$640.47			\$2,088.76	\$2,561.88
Nov-2019	\$640.47			\$2,729.23	\$3,202.35
Dec-2019	\$640.47			\$3,369.70	\$3,842.82
Jan-2020	\$640.47			\$4,010.17	\$4,483.29
Feb-2020	\$640.47			\$4,650.64	\$5,123.76
Mar-2020	\$640.47			\$5,291.11	\$5,764.23
Apr-2020	\$640.47			\$5,931.58	\$6,404.70
May-2020	\$640.47	\$2,833.29	County Tax	\$3,738.76	\$4,211.88
			(PARCEL # 0822402005)		
Jun-2020	\$640.47			\$4,379.23	\$4,852.35

NMLS # 1852

BKA_SHORTAGE_DA

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Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Balance Projections
Jul-2020	\$640.47			\$5,019.70	\$5,492.82
TOTALS=	\$7,685.64	\$7,685.65			

ESCROW CUSHION AND POTENTIAL ESCROW SHORTAGE

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a "cushion," may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Notice Regarding Bankruptcy: Please be advised that if the account is part of an active Bankruptcy case or if an Order of Discharge has been received from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If the bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If the account has received an Order of Discharge in a previously filed Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from the account holder(s) personally. Finally, if the account is in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, payments should continue to be made in accordance with the confirmed bankruptcy plan.

ESCROW ACCOUNT PROJECTIONS

Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$7,685.65.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$1,280.94 (1/6 of \$7,685.65).

Expected Balance Deficiency/Surplus - According to the last month of the account history, the expected escrow balance is \$5,019.71, making the escrow balance deficiency \$0.00 (the balance deficiency equals the total amount paid into escrow minus the total amount of money to be paid out this year). Total escrow shortage - Based on the expected balance deficiency of \$0.00, and the minimum required balance/cushion of \$1,280.94, an additional \$473.12 is needed for the escrow balance. Projected Monthly Payment for Escrow - The total escrow shortage of \$473.12 has been spread over 12 months and broken into 12 equal monthly payments of \$39.43 per month (the total anticipated shortage divided by 12). The shortage spread amount of \$39.43 will be added to the target escrow payment of \$640.47 calculated above, for a sum total of \$679.90. This total, \$679.90, will be the monthly amount due for payment into escrow.

As mentioned in the Account History, (provided under separate cover) we assumed that the outstanding escrow payments were paid in order to calculate the new escrow payment amount. Keep in mind that the stated escrow shortage was calculated based on this assumption.

Therefore, the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 08/01/2019, will be \$1,871.67 of which \$1,176.82 will be for principal and interest and \$14.95 will be for optional insurance and \$679.90 will go into the escrow account. Note - The shortage amount may be paid directly. All or part of the above shortage may be sent to OCWEN at the address provided below. If the shortage is paid, the monthly payment will be adjusted accordingly.

For any questions, the Customer Care Center can be reached at **888.554.6599**. Representatives are available Monday through Friday 8 am to 9 pm ET.

Fax to Attention: Escrow Department

NMLS # 1852

BKA_SHORTAGE_DA

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Fax Number: 561.682.7875

Mailing Address :

Ocwen Loan Servicing, LLC

Attn: Escrow Department

P.O. Box 24737


West Palm Beach, FL 33416

NMLS # 1852

BKA_SHORTAGE_DA

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 This Coupon Must Be Included with Escrow Shortage Payment
Escrow Shortage Payment

Mariusz Czerwiec 2416 Thoroughbred Trl Woodstock, IL 60098	Account Number [REDACTED]	Total Shortage \$473.12
Payable to: Ocwen Loan Servicing, LLC Attn: Escrow Department P.O. Box 650502 Dallas, TX 75265-0502	Note - If the escrow shortage amount of \$473.12 is paid, the monthly escrow payment will be adjusted accordingly. Amount of Payment \$ _____	